COMBINED (Includes Ref	DECLARATION FO	R PATENT APPLICATION AND mail and PCT international Appl	POWER OF ATTORNEY	Attorney's Docket No. 033203-001
My residence I believe I an (if plural nam entitled:	e, post office addre of the original, first	v) of the subject matter which i	name is listed below) or an o	riginal, first and joint inventor tent is sought on the invention
the s	pecification of wh	ich (check only one item below	·):	
	is attached herete	D .		
	was filed as Unit	ed States application		
	Number 09/74	₹ ₹		
		7 29, 2000		
	and was amenda	d		
	OD		(if applicable).	
	was filed as PCT	international application		
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	and was amended		(if applicable).	
I hereby state amended by a	that I have review my amendment ref	ed and understand the contents erred to above.		fication, including the claims, a
I acknowledge Title 37, Code	e the duty to discle e of Federal Regul	ose to the Office all information lations, §1.56.	known to me to be material	to patentability as defined in
United States certificate or a	ntor's certificate of America listed my PCT internation	renefits under Title 35, United or of any PCT international appleation and have also identified mail application(s) designating a matter baving a filing date before	lication(s) designating at least below any foreign application at least one country other than	t one country other than the h(s) for patent or inventor's h the United States of America
PRIOR FORE	IGN/PCT APPLIC	CATION(S) AND ANY PRIOR	RITY CLAIMS UNDER 35	J.S.C. 3119:
	INTRY Scate "PCT")	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. \$118
				_Yes _No
				_Yes _No
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I hereby claim the benefit under Title 35. United States Code § 119(e) of any United States provisional application(s) listed below.

December 29, 1999

60/173,476

	60/173.4	76			December 2	20, 1999			
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and: Scott Charles Richardton, Reg. No. 43,436

Address all correspondence to:

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Brian P. O'Shanghnessy

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Alexandria, Virginia 22313-1404

Address all telephone calls to:	Brian P. O'Shanghnessy	24 (703) 836-662 0.
		& (/V3) 830-0020

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Patent Attorney's Docket No. 033203-001

Applicant or Patentee: Semuel Servic Teneral	
Application or Patent No.: 09/749.822	
Filed or Issued: December 29, 2000	
or: PROPERTY LINKED-CREDIT CARD	

STATUS (37 C.F.R. §§ 1.9(f) AND 1.27(b)) - INDEPENDENT INVENTOR

As a below-named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 C.F.R. § 1.9(c) for purposes of paying reduced fees under Sections 41(a) and 41(b) of Title 35, United States Code, to the Petent and Trademark Office with regard to the invention entitled PROPERTY LINKED-CREDIT CARD METHOD described in:

	the specification filed herewith			
[X]	Application No. 09\749,922	, filed	December 29, 2000	
[]		issued		_ ·

I have not assigned, granted, conveyed, or licensed and am under no obligation under contract or law to assign, grant, convey, or license any rights in the invention either to any person who could not be classified as an independent inventor under 37 C.F.R. 5 1.9(a) if that person had made the invention, or to any concern that would not qualify as either a small business concern under 37 C.F.R. 5 1.9(d) or a nonprofit organization under 37 C.F.R. 5 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

IX no such person, concern, or organization 11 persons, concerns, or organizations listed below*

*NOTE: Separate verified statements are required from each named person, consern, or organization having rights to the invention everring to their status as small entitles. (37 C.F.R. § 1.27.)

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	[] individual] small business concern	(-) nonprofit organization
NAME_			
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I soknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earlier of the issue fee or any melimenance fee due after the date on which status as a small entity is no longer appropriate. (37 C.F.R. 5 1.28(b).)

19/218,922

Application No. <u>Massished</u>
Attorney's Docket No. <u>033203-001</u>

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code; and that such willful false statements may jeoperdize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Name <u>Samuel Sergio Tenembaum</u>	
Signature VS	Date 1-25.01
Name	
Signature	Date
Name	
Signature	Date